

Composite EXHIBIT 5


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1295563

Date CFPB received the complaint

3/23/2015

Product

Mortgage

Sub-product: Other mortgage

Consumer's state

VA

Issue

Loan servicing, payments, escrow account

Consumer's zip

201XX

Consumer consent to publish narrative

☒ Consent provided

Submitted via

Web

Consumer complaint narrative

I received a letter in the mail from Rushmore Loan Management LLC claiming that I was delinquent on my XXXX trust loan. They demanded that I pay all past due amounts -- there are none -- and sign up for their automatic withdrawal. (I send the payment via XXXX every month on the due date, and it is received by Rushmore that day.)

Tags

Did consumer dispute the response?

No

Company information

Date complaint sent to company

3/23/2015

Timely response?

☒ Yes

Company name

RUSHMORE LOAN

MANAGEMENT SERVICES

LLC

Company response to consumer

Closed with explanation

Company public response


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1333621

Date CFPB received the complaint

4/16/2015

Product

Mortgage

Sub-product: Conventional adjustable mortgage (ARM)

Consumer's state

CA

Issue

Loan servicing, payments, escrow account

Consumer's zip

945XX

Consumer consent to publish narrative

☒ Consent provided

Submitted via

Web

Consumer complaint narrative

Tags

Did consumer dispute the response?

Yes

I had my mortgage loan with XXXX for past 10 years. Suddenly, I received a letter on XXXX and indicated XXXX would stop servcie our loan from XXXX XX/XX/XXXX and Rushmore, and the new loan company who bought our loan would start servicing our loan. Also, XXXX told us that we should receive the payment coupon from the new mortgage company. That was why we did n't given our morgage payment in XXXX becasue XXXX did n't mail the payment statement and coupon to us. At the same time, we were wariting for the Rushmore 's payment starting on XXXX XX/XX/XXXX. But we could n't recieve it, so inteand sending our XXXX XX/XX/XXXX payment to Rushmore, we sent it to XXXX. XXXX the XXXX received it, they sent us a letter that indicated our XXXX XX/XX/XXXX payment would be transferred to XXXX but XXXX told us this would be the XXXX time for the XXXX. On XXXX XX/XX/XXXX, we still could n't receive any payment coupon from Rushmore, but we decided to mail out payment to Rushmore anyway. We did it and Rushmore cashed it. Since we have never and ever received the payment coupon from Rushmore, the new loan company, we started to feel it must be something wrong. We did n't send our mortgage payment on XXXX XX/XX/XXXX. In XXXX XXXX we started to hear their complaints and recevied a complaint from the court and they asked the court to collect our past ten month mortgage missing payments. They

indicated that we broken the contract, etc ... We sent my XXXX XXXX, XX/XX/XXXX mortgage payment to XXXX, they returned it to me. We got all our mortgage payments history and sent to them for the dispute on XXXX XXXX, XX/XX/XXXX, but they still sent us Notice Of Intent To Foreclose and said that if we do n't pay them total of {\$62000.00}, the missing payment from XXXX XXXX, XX/XX/XXXX to XXXX XXXX, XX/XX/XXXX before XXXX XXXXXX/XX/XXXX, they will initiate foreclosure proceedings ... etc.. We do have the missing payment money for total of {\$24000.00}, the current XXXX

payments we owe to them but they do n't want it and they are demading on {\$62000.00}, that we do n't have it. I will hire a attorney to send a lawsuit against the XXXX and this may be the only chice we have at this time becuase there is no way the Rushmore can do what they want and take our home as granted. Amyowner of the house!

Company information

Date complaint sent to company

4/16/2015

Timely response?

 Yes

Company name

RUSHMORE LOAN

MANAGEMENT SERVICES

LLC

Company response to consumer

Closed with explanation

Company public response


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3809688

Date CFPB received the complaint

8/23/2020

Consumer's state

RI

Consumer's zip

029XX

Submitted via

Web

Tags

Did consumer dispute the response?

N/A

Product

Mortgage

Sub-product: Conventional home mortgage

Issue

Trouble during payment process

Consumer consent to publish narrative

✓ Consent provided

Consumer complaint narrative

my mortgage loan was transferred to Rushmore by XXXX XXXX mortgage loan last XX/XX/2020. I have been making payments since the transfer never missed payment and now Rushmore is sending me my monthly bill of {\$4700.00} and my usually monthly is only {\$1400.00}. I request Rushmore to provide me info as to how they come up with this bill. they have provided me it. This problem has been almost three (3) years now going on with XXXX XXXX but they just doing run around ... I have been requesting Rushmore to REFI my loan through their " STREAMLINE " loan as suggested by RI Housing. I haven't heard from them.

Company information

Date complaint sent to company

8/23/2020

Timely response?

⬇ Yes

Company name

RUSHMORE LOAN

MANAGEMENT SERVICES

LLC

Company response to consumer

Closed with explanation

Company public response


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3690834

Date CFPB received the complaint

6/9/2020

Product

Mortgage

Sub-product: Conventional home mortgage

Consumer's state

CA

Issue

Trouble during payment process

Consumer's zip

941XX

Consumer consent to publish narrative

☒ Consent provided

Submitted via

Web

Consumer complaint narrative

Tags

Did consumer dispute the response?

N/A

I am doing this complaint against my current servicer, Rushmore Loan Management and the previous servicer, XXXX XXXX Mortgage regarding the inaccurate information reported on my credit reports regarding my payment history. I have attempted to resolve this with XXXX XXXX Mortgage for many years with no resolve as they have always told me I was 30 days behind but they could never produce when I actually became behind stating that their records only went back to XXXX. My payment is due on the XXXX of the month and I always pay at the end of the month. Then when my loan was transferred to Rushmore Loan Management, on XX/XX/XXXX, they are now stating that I was 30 days late in XXXX, XXXX due to the fact that XXXX transferred it to them 30 days behind, they couldnt report any derogatories because of the 60 day transfer rule and now I was late again. This is totally wrong and confusing. I am in the middle of trying to refinance my loan for a lower and fixed rate loan. My credit report is showing that I had a 30 day late in XXXX, XXXX and now a 30 day late in XXXX of this year. This is not true. I have attached my XXXX XXXX receipts and proof of payments from XXXX, XXXX through XXXX, XXXX. I need this information corrected immediately as it is a violation of my rights to not be able to get accurate information from my servicer all these years and that I have made payments every month.

Company information

Date complaint sent to
company

6/9/2020

Timely response?

☒ Yes

Company name

RUSHMORE LOAN

MANAGEMENT SERVICES

LLC

Company response to consumer

Closed with explanation

Company public response


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3661263

Date CFPB received the complaint

5/20/2020

Consumer's state

RI

Consumer's zip

029XX

Submitted via

Web

Tags

Did consumer dispute the response?

N/A

Product

Mortgage

Sub-product: Conventional home mortgage

Issue

Trouble during payment process

Consumer consent to publish narrative

✓ Consent provided

Consumer complaint narrative

Rushmore unpaid amount is in error. I have discussed this issue with them recently I even provided Rushmore copy of my previous servicer of my account showing overpayment. I would like to receive back-up information from Rushmore how they arrived to this amount. at the same time my XX/XX/XXXX monthly due is higher than previous one. I checked with the city assessors that my property tax has not changed at this time it might even go down. please provide me how you come up with this monthly due. I would like to request that I will be given a chance to pay my property tax and homeowners insurance myself so that no more escrow.

Company information

Date complaint sent to company

5/20/2020

Company name

RUSHMORE LOAN

MANAGEMENT SERVICES

LLC

Timely response?

⬇ Yes

Company response to consumer

Closed with explanation

Company public response


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1355599

Date CFPB received the complaint

4/30/2015

Product

Mortgage

Sub-product: Other mortgage

Consumer's state

VA

Issue

Loan servicing, payments, escrow account

Consumer's zip

201XX

Consumer consent to publish narrative

☒ Consent provided

Submitted via

Web

Consumer complaint narrative

Tags

Did consumer dispute the response?

No

Rushmore Loan Services called me on XXXX/XXXX/XX/XX/XXXX at XXXX XXXX ET to demand my XXXX payment, which I had made the day before -- the due date -- via electronic fund transfer. Just a month ago, Rushmore sent me a letter stating my account was delinquent, and I filed a complaint with this agency. The XXXX time they made a bogus collection call was XXXX XXXX XX/XX/XXXX. I had sent a check one week earlier, and the caller stated I was delinquent. I pointed out to the caller that according to Rushmore 's payment coupon there was a ten (10) day grace period! When I returned to work, I checked my bank account online and saw that my check had actually cleared MY BANK on XXXX XXXX XX/XX/XXXX! Rushmore is abusive and bullying. I recommend that they be severely penalized -- even shut down for this on-going pattern of abuse. How many victims do not know their rights, or have access to prove Rushmore 's abusive behavior?

Company information

Date complaint sent to company

4/30/2015

Timely response?

☒ Yes

Company response to consumer

Company name

Closed with explanation

RUSHMORE LOAN

MANAGEMENT SERVICES

Company public response

LLC


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2928483

Date CFPB received the complaint

6/6/2018

Consumer's state

AZ

Consumer's zip

853XX

Submitted via

Web

Tags

Older American,
Servicemember

Did consumer dispute the response?

N/A

Product

Mortgage

Sub-product: Conventional home mortgage

Issue

Trouble during payment process

Consumer consent to publish narrative

☒ Consent provided
Consumer complaint narrative

I am writing this letter of complaint regarding Rushmore Loan Management Services. We purchased our home in XX/XX/XXXX, and later refinanced through XXXX XXXX in approximately XX/XX/XXXX, in XX/XX/XXXX we added a room on to our home due to an increase in our family. We financed a second mortgage through XXXX XXXX. We had no problems at all with our loans and no disagreements regarding the on time payments to these companies. In XX/XX/XXXX both mortgages were bought by Rushmore Loan Management Services (RLMS) we have encountered nothing but problems since RLMS purchased our loans in XX/XX/XXXX. We have had an ongoing battle with RLMS since XX/XX/XXXX over the payments of the first mortgage, if they were paid or not paid. The first time we were made aware of the Missed payment the excuse RLMS gave us was when the 1st Mortgage came over from XXXX XXXX the XX/XX/XXXX payment did not come over with the mortgage package. However we proved the payment did in fact follow the loan to RLMS. Then representatives at Rushmore kept changing the month that the payment was missing. Each time we determined the payment for the specified month, had in fact been paid, the month of the missing payment changed. This is still happening to this day. In researching this matter we found that RLMS had pulled double payments in certain months and no payment in the following month. After proving the

payments have all been made, we were again required to send in the proof of payments several more times. In XX/XX/XXXX, I spoke with a representative in the customer service department who after going over all the history of payments said that we were current on the payments and not to worry, because according to what she was seeing there were no missed payments. This brings us to the present issues we are having with RLMS which are as follows : On XX/XX/XXXX, we received a letter dated XX/XX/XXXX, notifying us our payment had increased from XXXX to XXXX,

Retroactive back to XX/XX/XXXX. When I called RLMS the representative explained that was for advanced escrow fees, they had paid our property taxes, we had already paid. We did not receive this notice until XX/XX/XXXX, however, when I called RLMS the representative was adamant that we were notified prior to the letter dated XX/XX/XXXX. The representative started to argue with me over the payment and told me that it was too bad, we could not accommodate the increased amount, we would pay the increased amount or else. I hung up the phone and called back later. The representative I spoke with at this time told me that I could request the payment be spread out over a period of time, and our payment amount would not increase by such a large amount. I faxed a letter to DCA (the department the representative told me to fax it to, but she did not say what DCA stood for) the same day, XX/XX/XXXX. We have not received written notification that our payment has been adjusted to reflect a spread of 36 months for the advancement of the escrow, and to continue the escrow for property tax purposes, which in the future RLMS will be paying from the escrow account, something we asked them to do in XX/XX/XXXX, when this first started. RLMS stated they could not change things to have us increase the payment to start an escrow account. In late XX/XX/XXXX we found out that the reason we were getting notices that we were months behind was because of the adjustment to the payment retro to XX/XX/XXXX. I was told by the representative I have been dealing with about the adjustment and that to bring things into line I needed to pay XXXX dollars to make up the difference for the XX/XX/XXXX and XX/XX/XXXX payments. I have been trying to do that however RLMS has not taken that amount out of our checking account. Rushmores Confirmation Number for this payment is XXXX, made on XX/XX/XXXX. Later we found out RLMS was trying to take this out of a closed

account even though I had given the correct bank routing number and account number. Finally, on XX/XX/XXXX, after two more tries RLMS finally got the bank account correct and took the XXXX. A representative, XXXX, from the California Office was kind enough and patient enough to go over the account payment history with me since Rushmore had taken over the loan. I went through all my bank statements from the time RLMS took over the loan and I have found that Rushmore had not taken the payment for some months, but took double payments for some months. During the months of

XX/XX/XXXX through XX/XX/XXXX Rushmore was automatically withdrawing the payments from our checking account. In XX/XX/XXXX, I discontinued that option, and send the payment through my credit union bill pay directly to Rushmore, since XX/XX/XXXX not one payment is missing. We were also turned over to a credit bureau for being 30 days late, due to the increase in the payment amount, the amount of payment being sent was actually short, since the payment had been adjusted to XXXX from the XXXX, there again we had no idea the amount of the payment had changed and was retro-active back to XX/XX/XXXX. We would like this to be corrected with the credit bureau since this was of no fault of ours. RLMS is also trying to foreclose on our loan. When I sent a letter of complaint to RLMS DCA Dept. asking these issues be corrected we received a letter stating the report to the credit bureau was not an error and therefore they would not correct the notice to the credit bureau. The complaint also contained the rest of the issues as stated in this letter, but those issues were not, nor have they been addressed, in fact the issues are being totally ignored by RLMS. RLMS representatives are now saying that we missed the payment to XXXX XXXX in the month of XX/XX/XXXX, before RLMS even bought the loan. We have a payment history from XXXX which shows that every payment had been made on time. However, RLMS wants us to get proof from our bank that the payment was in fact taken out of our account. We have already provided them with more than a year of past payments. The real clincher is RLMS is also telling us that since RLMS is also telling us that our mortgage with XXXX XXXX was part of the program to lower our interest each year by a small interest point, if all payments were made on time, we owe back interest on both loans. The representative at RLMS said the reason for this is because there was a class action settlement inXX/XX/XXXX because of a law suit against the program, and

in that settlement the requirement was to pay back all that interest by adding it to the end of all the customers mortgages who were under that program. This is the first time we have heard of such a thing. Shouldnt XXXX have been the one to notify us when this took place, since it was in XX/XX/XXXX, months before our loan was sold to RLMS? If this really is our problem, shouldnt we have gotten legal notice? We want to straighten out this mess with RLMS and be able to come to some kind of agreement to get this back on track. Just a side note, while researching RLMS I found numerous complaints

for the same type of dealings with others, those that had mortgages with XXXX XXXX are receiving the type of treatment we are. One Consumer Advocate site listed 355 complaints against Rushmore Loan Management Services.

Company information

Date complaint sent to
company

6/6/2018

Timely response?

 Yes

Company name

RUSHMORE LOAN

MANAGEMENT SERVICES

LLC

Company response to consumer

Closed with explanation

Company public response


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1478531

Date CFPB received the complaint

7/21/2015

Product

Mortgage

Sub-product: Conventional fixed mortgage

Consumer's state

MI

Issue

Loan servicing, payments, escrow account

Consumer's zip

48103

Consumer consent to publish narrative

☒ Consent provided

Submitted via

Web

Consumer complaint narrative

Tags

Did consumer dispute the response?

No

My wife and I experienced financial difficulties in XXXX. We requested a loan modification from the servicer of our mortgage. Initially we were told that we had not submitted sufficient financial information. This was rectified within two days. Then the servicer lost the new information. Within a few weeks we were informed that the information had been found and that our request was being processed. Five months elapsed with regular contacts from us but no response to our modification request from the servicer. Then the loan was sold to another holder and the servicer was changed. The new servicer told us we would likely qualify for a modification, but that we would have to submit all new financial information, which we did. In response, we received a short sale offer. We protested that we were requesting a loan modification. Many months passed and then the servicer requested all new financial information, which we provided. Again many months passed and again we were offered a short sale. When we refused the short sale, the lender began a judicial foreclosure. After a few years in court, the judicial foreclosure was settled with a loan modification. XXXX parties waived any claims arising out of events prior to the settlement except as to the obligations identified in the Settlement Agreement. This took place in XX/XX/XXXX Since then we have made all required payments on time. Nonetheless XX/XX/XXXX, our mortgage statements began including the statement that we owed

{ \$3300.00 } as " recoverable advances ". Neither this sum, nor the concept of " recoverable advances " was mentioned in the Settlement Agreement. We have written to the servicer asking for an explanation of this charge. Our most recent request was on XXXX XXXX, XXXX. On XXXX XXXX, the servicer sent a reply stating that it would require additional time to review our inquiry but that a response would be forthcoming within 15 days. None has been received, and our most recent statement, dated XXXX/XXXX/XXXX still shows " recoverable advances " of { \$3300.00 }.

Company information

Date complaint sent to
company

7/21/2015

Timely response?

 Yes

Company name

RUSHMORE LOAN

MANAGEMENT SERVICES

LLC

Company response to consumer

Closed with explanation

Company public response


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2358829

Date CFPB received the complaint

2/23/2017

Product

Mortgage

Sub-product: Conventional fixed mortgage

Consumer's state

DE

Issue

Loan servicing, payments, escrow account

Consumer's zip

Consumer consent to publish narrative

Submitted via

Web

☒ Consent provided

Tags

Consumer complaint narrative

Did consumer dispute the response?

Yes

I was informed via letter from the mortgage company in XXXX that I no longer needed to pay PMI {\$27.00}. I called the company XXXX as my statement did not reflect the new payment amount. I was told my new payment would be {\$510.00} and it will take their system a couple of cycles to catch up. It's XXXX and I'm about to make my XXXX payment however my statement still does not reflect the new amount. I have been paying {\$540.00} indicating on the payment stub that {\$27.00} should be applied to the principle. I called the company today to inquiry and was told they were not applying the funds as I wanted. They were applying the funds to the escrow account because there would be a shortage. I was never notified of an escrow shortage in writing or when I called in XXXX. The company says they can not reverse the payments to the escrow account because of the shortage and I should be paying {\$540.00} to cover it. Since I was not notified of the shortage I would like an escrow history. I would like the company to credit me the amount of money roughly {\$27.00} a month for XXXX, XXXX and XXXX to the principle. I would like the company to correct any future statements with the correct payment amounts.

Company information

Date complaint sent to
company

2/23/2017

Timely response?

 Yes

Company name

RUSHMORE LOAN

MANAGEMENT SERVICES

LLC

Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by
contract or law


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2336693

Date CFPB received the complaint

2/9/2017

Product

Mortgage

Sub-product: Other mortgage

Consumer's state

NJ

Issue

Loan servicing, payments, escrow account

Consumer's zip

Consumer consent to publish narrative

Submitted via

Web

☒ Consent provided

Tags

Consumer complaint narrative

Did consumer dispute the response?

No

i did a modification through mortgage servicer. Just prio to the modification they sent me a change of interest, reducing by 1.5 %. They refused to honor it, stating it was ubder XXXX guidelines, but XXXX states they do n't own the loan. I have complained to them several times, they said they do n't have to honor it. They wont accept the payment based on the new rate, which will change in XX/XX/XXXX this year and agin to the orginal in XX/XX/2018 When i intitiated my modification they did an analysis that showed it was {\$25000.00} less than wed but never reduced the principal,, stating they do n't have to follow hamp guidelines

Company information

Date complaint sent to company

2/9/2017

Timely response?

☒ Yes

Company name

RUSHMORE LOAN

MANAGEMENT SERVICES

LLC

Company response to consumer

Closed with explanation

Company public response


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2290783

Date CFPB received the complaint

1/17/2017

Consumer's state

FL

Consumer's zip

Submitted via

Web

Tags

Did consumer dispute the response?

Yes

Product

Mortgage

Sub-product: Conventional adjustable mortgage (ARM)

Issue

Loan servicing, payments, escrow account

Consumer consent to publish narrative

☒ Consent provided

Consumer complaint narrative

I was divorced XX/XX/XXXX. XX/XX/XXXX at the time of separation from my ex, I did not have a job and missed XXXX mortgage payments. My ex later filed bankruptcy. XXXX, the original servicer, sent me all sorts of paperwork for resolution ... none of them were an appropriate option as either I could not qualify, or it would increase my payment. Once I started working, I set up auto payments through my bank. Never missing a payment, or being late since then. XXXX, after telling them my story continued to harass me in the form of false credit bureau reporting that I was consistently 3 months behind and charging late fees for several months which they did not remove, and additional monthly fees for inspection reports, etc. I wrote to them without resolve. They did NOT even respond to me!! Beginning XX/XX/XXXX, my loan was sold to a new lender and was also assigned a new servicer, Rushmore Loan Management. Now, I recently received an intent to foreclose notice and I have NOT even missed a payment with them. This has ruined my credit score and caused me much XXXX. The mortgage company has sent people out to my property taking pictures which I find not only inappropriate, but harrasing. They have NO reason to be doing this. My payments are timely and even though I do not have escrows, my Insurance and Taxes are ALWAYS paid on time. Please help me get this problem corrected. I would like all the late fees and inspection fees that I did not authorize

removed from my account. Also, my loan is being reported now as over 90 days past due, which is NOT the case.

Company information

Date complaint sent to
company

1/17/2017

Timely response?

☒ Yes

Company name

RUSHMORE LOAN

MANAGEMENT SERVICES

LLC

Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract or law


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1906817

Date CFPB received the complaint

5/2/2016

Product

Mortgage

Sub-product: FHA mortgage

Consumer's state

WA

Issue

Loan servicing, payments, escrow account

Consumer's zip

983XX

Consumer consent to publish narrative

☒ Consent provided

Submitted via

Web

Consumer complaint narrative

Tags

Did consumer dispute the response?

Yes

This is in reference to CFPB case Number : XXXX ; We sent a QWR to Rushmore Loan company. The QWR response from Rushmore was within the time confinements, but was a INCOMPLETE response. This QWR was a request for information from Rushmore LLC, since WE HAVE NOT RECEIVED ANY CORRESPONDENCE FROM THEM FOR 1 YEAR after being transferred to their service!!! NO NOTIFICATION FROM THIS " SERVICER " FOR A YEAR?? WHO COULD AND SHOULD HAVE CONFIDENCE IN THIS COMPANY?? As per the QWR documents Rushmore sent earlier this month -- -- still not included with their response were ANY copies of ANY documents that are/were required throughout the year. It was as if they just " discovered " us, when I sent the information and documentation request by QWR!! Insufficient documentation : 1. Limited documentation of the date and service transfers from previous servers. 2. NO documentation of the " forced placed insurance " policy, i.e., policy copy, dates of coverage, amount charged to our account. 3. Indications that Rushmore did not have " add-ons " to our loan " during the time Rushmore has been servicing our loan " ... what about the previous servers? 4. NO documents to establish the CHAIN between the original lender and the current owner of the Note and Mortgage. 5. Payment History -- THE QWR Account History was the FIRST documentation to us from Rushmore in an ENTIRE YEAR! Payment histories were

enclosed for previous XXXX (XXXX) and scattered documents (no payment history) from XXXX, other previous servicers were not included. Again this does NOT SHOW THE CHAIN between the ORIGINATING lender and teh current owner of our Note and Mortgage. 6. Annual Escrow Analysis Statement was not sent by Rushmore, but a copy of XXXX 's Annual Escrow Analysis completed LAST YEAR. None from Rushmore. Questions not responded to : 1.What is electronic XXXX number assigned to this account. 2. Proof of true sale of the note from Lender to investors. 3. XXXX XXXX Report in

order to see the audit trail of the alleged transfer in ownership and transfer in security interest. 3..A complete AUDIT HISTORY from loan origination (XXXX/XXXX/2002) showing dates payments were applied and to what internal accounts (principal, interest, suspense, escrow, etc). 4. A complete and itemized escrow for this account, from the date of the original note (XXXX/XXXX/2002) to the date of the QWR. 5. A complete and itemized statement from the date of origination of the loan to the date of the QWR, showing ALL forced-placed insurance, the name of the insurance co. and the relation of the INSURANCE company to the servicer at the time or a related company, and the amount of commissions the servicers of my loan have received. 7. What does this acronym stand for " XXXX " Investors? Are they associated with ANY pervious owners of my note (e.g, XXXX ; XXXX), as being owned by these banks? Does XXXX have connections or business associations with any previous servicers? 8. NO copies of loan modification attached, when XXXX and Rushmore were BOTH sent final loan modification papers right about the time that WE WERE TRANSFERRED TO RUSHMORE!!! Rushmore 's lack of communication and documentation is atrocious!

Company information

Date complaint sent to company	Timely response?
5/3/2016	<input checked="" type="radio"/> Yes
Company name	Company response to consumer
RUSHMORE LOAN	Closed with explanation
MANAGEMENT SERVICES LLC	Company public response


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1402985

Date CFPB received the complaint

6/2/2015

Product

Mortgage

Sub-product: Conventional fixed mortgage

Consumer's state

CA

Issue

Loan servicing, payments, escrow account

Consumer's zip

900XX

Consumer consent to publish narrative

☒ Consent provided

Submitted via

Web

Consumer complaint narrative

I have been paying monthly mortgage payments to Rushmore Loan Management Services on a regular basis for years. Recently I have used XXXX online payment service for this purpose. Rushmore claims that they have not been getting the bank transfer funds and threaten me with numerous phone calls at all hours. My bank records show valid fund transfers. I am unable to talk to reliable Rushmore employees , usually their phone numbers do not answer. I do not want to jeopardise my mortgage, but do not know how to proceed. Please advise XXXX

Tags

Older American

Did consumer dispute the response?

No

Company information

Date complaint sent to company

6/2/2015

Timely response?

☒ Yes

Company name

RUSHMORE LOAN

MANAGEMENT SERVICES

LLC

Company response to consumer

Closed with explanation

Company public response


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1401042

Date CFPB received the complaint

6/1/2015

Product

Mortgage

Sub-product: Conventional fixed mortgage

Consumer's state

CA

Issue

Loan servicing, payments, escrow account

Consumer's zip

946XX

Consumer consent to publish narrative

☒ Consent provided

Submitted via

Web

Consumer complaint narrative

Rushmore loan management services has been sending letters saying we are in default of our mortgage. The most recent letter is dated XX/XX/2015 and states that we are in default as of XX/XX/2015. Obviously, this makes no sense. Additionally, according to bank records the mortgage payments sent to Rushmore have been cleared every month since we've had this mortgage. This letter dated XX/XX/2015 is the XXXX letter we've received. After the XXXX letter I called the company & they said they would take care of it. Today I was told that they couldn't talk to me because I'm not my husband! I am concerned that this will affect our credit rating.

Tags

Did consumer dispute the response?

No

Company information

Date complaint sent to company

6/1/2015

Timely response?

☒ Yes

Company name

RUSHMORE LOAN

MANAGEMENT SERVICES

LLC

Company response to consumer

Closed with explanation

Company public response


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1336445

Date CFPB received the complaint

4/19/2015

Product

Mortgage

Sub-product: Other mortgage

Consumer's state

WA

Issue

Loan servicing, payments, escrow account

Consumer's zip

986XX

Consumer consent to publish narrative

☒ Consent provided

Submitted via

Web

Consumer complaint narrative

Tags

Older American,
Servicemember

Did consumer dispute the response?

Yes

rushmore loan management services is not applying my payments sent by XXXX on time in order to allegedly generate late fees and retaliation for me complaining to the uscfpb for not applying my payments on time. it is all over the internet they do this and they refused to allow my bank and bill payer service to send my payments electronically by federal reserve ach money transfer that would end all of these games they play. so I sent the following message to rushmore and my bank 's bill payer service told me they mailed the payment from XXXX, California to rushmore in XXXX California and XXXX XXXX, 2015 and received by them and as of XXXX XXXX rushmore still has not answered my previous complaint to uscfpb not given me my amortization schedule for this predatory loan that I never applied for and complained to the XXXX credit bureaus that it is not my loan and never applied for it and have no settlement documents for. so here is the message i sent to rushmore loan management services. my bill payer service sent me a notice that the payment for XXXX 2015 was mailed to you from XXXX California on XXXX XXXX, 2015 and you received it on XXXX XXXX, XXXX it has not been submitted by you for payment. it seems you did this last month and credited my payment after the grace period on XXXX XXXX, XXXX allegedly holding the payment for crediting for 8 days before applying to my account. this time you still have n't applied the payment. the payment was

mailed to you and the money is in the bank to pay it. why not stop playing games in order to generate late fees. it is all over the internet you do this illegal practice. please apply my payment immediately. I have contacted my bank and their bill payer service to find out why you have n't applied my payment for XXXX 2015 per your letter to me to that effect that I received on Saturday XXXX, XXXX, 2015. as I said they still have not answered my previous complaint and when I called them in XXXX they solicited me to do a loan modification when I have never been late or behind they are doing this to

manufacture a default by not applying the payments. and coordinating with XXXX bank that also manufactures defaults by not applying payments.

Company information

Date complaint sent to
company

4/19/2015

Timely response?

☒ Yes

Company name

RUSHMORE LOAN

MANAGEMENT SERVICES

LLC

Company response to consumer

Closed with explanation

Company public response